

Information to identify the case:			
Debtor 1	Lisia Cartwright		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-70477-JAD		
	Social Security number or ITIN	xxx-xx-8542	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 8/3/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lisia Cartwright	
2. All other names used in the last 8 years		
3. Address	2009 12th Ave Altoona, PA 16602	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 9/25/19

For more information, see page 2

Debtor **Lisia Cartwright**

Case number **19-70477-JAD**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 25, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 12/24/19 Filing deadline: 10/15/19 Filing deadline: 1/30/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/25/19 at 02:00 PM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lisia Cartwright
 Debtor

Case No. 19-70477-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: 309I

Page 1 of 3
 Total Noticed: 50

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db +Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15099083 Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
 15099086 +C & G, 1201 12th St, Altoona, PA 16601-3421
 15099095 +CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
 (address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380)
 15099089 +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
 15099091 +Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191
 15099099 +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
 15099104 Nationwide, CscI Dispute Team N8235-04m, Des Moines, IA 50306
 15116514 Penelec, C/O FirstEnergy/Penelec, Holmdel, NJ 07733
 15116513 +Penelec, PO Box 3687, Akron, OH 44309-3687
 15099105 +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
 15099112 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 15099315 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Sep 26 2019 03:25:54 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Sep 26 2019 03:27:02 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 26 2019 03:27:19
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Sep 26 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15099082 +EDI: CINGMIDLAND.COM Sep 26 2019 06:53:00 AT&T Mobility, PO Box 6416,
 Carol Stream, IL 60197-6416
 15099081 +EDI: AFNIRECOVERY.COM Sep 26 2019 06:53:00 Afni, Inc., Po Box 3097,
 Bloomington, IL 61702-3097
 15116488 +EDI: AIS.COM Sep 26 2019 06:53:00 American Infosource, PO Box 268941,
 Oklahoma City, OK 73126-8941
 15099084 EDI: BANKAMER.COM Sep 26 2019 06:53:00 Bankamerica, Po Box 982238, El Paso, TX 79998
 15099085 +EDI: BL-BECKET.COM Sep 26 2019 06:53:00 Becket & Lee, POB 3001, Malvern, PA 19355-0701
 15099087 EDI: CAPITALONE.COM Sep 26 2019 06:53:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 15099094 +EDI: CREDPROT.COM Sep 26 2019 06:53:00 Credit Protection Asso, 13355 Noel Rd Ste 2100,
 Dallas, TX 75240
 15099088 EDI: CAPITALONE.COM Sep 26 2019 06:53:00 Capital One, 1500 Capital One Drive,
 Richmond, VA 23238
 15120152 EDI: CAPITALONE.COM Sep 26 2019 06:53:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15128477 EDI: BL-BECKET.COM Sep 26 2019 06:53:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 15099090 +EDI: CHASE.COM Sep 26 2019 06:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 15116499 +EDI: WFNNB.COM Sep 26 2019 06:53:00 Commenity Bank/Victoria Secret, PO Box 182789,
 Columbus, OH 43218-2789
 15099092 +EDI: RCSFNBMARIN.COM Sep 26 2019 06:53:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 15099092 +E-mail/PDF: creditonebknofications@resurgent.com Sep 26 2019 03:33:45 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 15099093 +EDI: RCSFNBMARIN.COM Sep 26 2019 06:53:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 15099093 +E-mail/PDF: creditonebknofications@resurgent.com Sep 26 2019 03:35:40 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 15099096 +EDI: ESSL.COM Sep 26 2019 06:53:00 Dish Network, PO Box 94053, Palatine, IL 60094-4053
 15099097 +EDI: DCI.COM Sep 26 2019 06:53:00 Diversified Consultant, 10550 Deerwood Park Blvd,
 Jacksonville, FL 32256-0596
 15099098 +EDI: TSYS2.COM Sep 26 2019 06:53:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 15099100 +E-mail/Text: bncnotices@becket-lee.com Sep 26 2019 03:26:16 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 15104628 EDI: RESURGENT.COM Sep 26 2019 06:53:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 15099101 +EDI: RESURGENT.COM Sep 26 2019 06:53:00 Lvnv Funding Llc, Po Box 1269,
 Greenville, SC 29602-1269
 15099103 E-mail/Text: camanagement@mtb.com Sep 26 2019 03:26:27 M & T Bank, 1 Fountain Plz Fl 4,
 Buffalo, NY 14203
 15099102 E-mail/Text: camanagement@mtb.com Sep 26 2019 03:26:27 M & T Bank, Po Box 900,
 Millsboro, DE 19966
 15099107 EDI: PRA.COM Sep 26 2019 06:53:00 Portfolio Recovery, POB 12914, Norfolk, VA 23541

District/off: 0315-7

User: mgut
Form ID: 309I

Page 2 of 3
Total Noticed: 50

Date Rcvd: Sep 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15099106 +EDI: PRA.COM Sep 26 2019 06:53:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
15099108 +EDI: CBS7AVE Sep 26 2019 06:53:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15099109 +EDI: RMSC.COM Sep 26 2019 06:53:00 Syncb/amer Eagle, Po Box 965005,
Orlando, FL 32896-5005
15099110 +EDI: RMSC.COM Sep 26 2019 06:53:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15099111 +EDI: RMSC.COM Sep 26 2019 06:53:00 Syncb/lane Furniture, C/o Po Box 965036,
Orlando, FL 32896-0001
15116523 +EDI: VERIZONCOMB.COM Sep 26 2019 06:53:00 Verizon, PO Box 25505,
Lehigh Valley, PA 18002-5505
15099113 +EDI: VERIZONCOMB.COM Sep 26 2019 06:53:00 Verizon Wireless, Po Box 650051,
Dallas, TX 75265-0051
15099114 +EDI: WFFC.COM Sep 26 2019 06:53:00 Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156
TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
M&T Bank
15116489* +AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15116487* +Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
15116490* Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
15116491* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998)
15116492* +Becket & Lee, POB 3001, Malvern, PA 19355-0701
15116493* +C & G, 1201 12th St, Altoona, PA 16601-3421
15116494* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
15116502* ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500,
PLANO TX 75093-4805
(address filed with court: Credit Protection Asso, 13355 Noel Rd Ste 2100,
Dallas, TX 75240)
15116503* ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
(address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380)
15116495* Capital One, 1500 Capital One Drive, Richmond, VA 23238
15116496* +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15116497* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
15116498* +Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191
15116500* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15116501* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
15116504* +Dish Network, PO Box 94053, Palatine, IL 60094-4053
15116505* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15116506* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
15116507* +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
15116508* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15116509* +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15116511* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)
15116510* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, Po Box 900, Millsboro, DE 19966)
15116512* Nationwide, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306
15116517* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, POB 12914, Norfolk, VA 23541)
15116515* +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
15116516* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15116518* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15116519* +Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15116520* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15116521* +Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15116522* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
15116524* +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
15116525* +Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156

TOTALS: 1, * 34, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-7

User: mgut
Form ID: 309I

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Total Noticed: 50

Date Rcvd: Sep 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4